

REMARKS

Applicants respectfully request that the above-identified application be re-examined.

The March 14, 2006, Office Action ("Office Action") rejected Claims 3-9 under 35 U.S.C. § 112, second paragraph, as being indefinite because the terminology "said valid virtual payment account" included in Claim 3 lacks antecedent basis. In this regard, the word "valid" has been deleted from Claim 3, changing the foregoing to "said virtual payment account," which does have antecedent basis. As a result, applicants respectfully submit that this amendment renders this objection moot.

The Office Action also rejected Claims 2 and 10 under 35 U.S.C. § 102(e) as being fully anticipated by the teachings of U.S. Patent No. 6,119,105 ("Williams"). Claims 3-6, 8-9, and 11-12 were rejected under 35 U.S.C. § 103(a) as being unpatentable in view of the teachings of Williams. Claim 7 was indicated to be allowable if rewritten to overcome the rejection under 35 U.S.C. § 112, second paragraph, and to include all the limitations of the base claim and any intervening claims.

The section of the Office Action titled "Response to Arguments" stated that applicants' arguments filed on December 9, 2005, had been fully considered but were not persuasive. Remarks included in this section state that applicants argue that Williams does not suggest buyer computers being registered. The remarks go on to state that the registration of computers is not specifically claimed. Rather, the claims include the terminology "the buyer computer is associated with." The remarks state that this terminology can be broadly interpreted as anticipated by Williams, referring to Columns 13-20. While applicants disagree with the foregoing remarks, in order to advance the prosecution of this application, the words "registered as" have been added at appropriate places to Claims 2, 3, 7, and 8. As noted during a voicemail message left with the Examiner, applicants believe this clarifying change clearly distinguishes

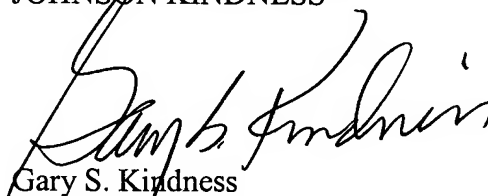
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the claims from the teachings of Williams for the reasons set forth in the response to the first Office Action on the merits, i.e., the response filed December 9, 2005. Applicants thank Examiner Zeender for leaving a voicemail indicating that the Examiner believes that the foregoing amendments distinguish the claims from Williams.

Applicants submit that, as amended, the claims are clearly distinguishable from the teachings of Williams for the reasons set forth in the December 9, 2005, response filed in this application. As a result, applicants respectfully submit that this application is now in condition for allowance. Consequently, early and favorable action allowing all of the claims in this application and passing the application to issue is respectfully solicited.

Respectfully submitted,

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I hereby certify that this correspondence is being deposited with the U.S. Postal Service in a sealed envelope as first class mail with postage thereon fully prepaid and addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the below date.

Date: April 20, 2006 J. E. Weeder Transer

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